

1	Unified Rate Review v3.3																																																																	
2																																																																		
3	Company Legal Name:		Baptist Health Plan, Inc.					State:		KY																																																								
4	HIOS Issuer ID:		40586					Market:		Small Group																																																								
5	Effective Date of Rate Change(s):		1/1/2017																																																															
6																																																																		
7																																																																		
8	Market Level Calculations (Same for all Plans)																																																																	
9																																																																		
10																																																																		
11	Section I: Experience period data																																																																	
12	Experience Period:		1/1/2015		to		12/31/2015																																																											
13							Experience Period																																																											
14							Aggregate Amount		PMPM		% of Prem																																																							
15	Premiums (net of MLR Rebate) in Experience Period:						\$18,075,053		\$323.01		100.00%																																																							
16	Incurred Claims in Experience Period						\$18,297,264		326.98		101.23%																																																							
17	Allowed Claims:						\$23,115,627		413.09		127.89%																																																							
18	Index Rate of Experience Period								\$413.00																																																									
19	Experience Period Member Months						55,958																																																											
20	Section II: Allowed Claims, PMPM basis																																																																	
21							Experience Period				Projection Period: 1/1/2017		to		12/31/2017				Mid-point to Mid-point, Experience to Projection:		24		months																																											
22							on Actual Experience Allowed				Adj't. from Experience		Annualized Trend				Projections, before credibility Adjustment				Credibility Manual																																													
23	Benefit Category		Utilization		Utilization per		Average		PMPM		Pop'l risk						Utilization per		Average		Utilization		Average		PMPM																																									
24	Inpatient Hospital		Days		181.28		\$4,225.99		\$63.84		1.050		0.998		1.030		1.000		190.28		\$4,475.78		\$70.97		0.00		\$0.00		\$0.00																																					
25	Outpatient Hospital		Visits		1,171.03		1,483.06		144.73		1.050		0.998		1.060		1.005		1,241.44		1,663.55		172.10		0.00		0.00		0.00																																					
26	Professional		Services		7,220.09		169.00		101.68		1.050		0.998		1.040		1.005		7,654.20		182.48		116.39		0.00		0.00		0.00																																					
27	Other Medical		Services		1,274.50		265.86		28.24		1.050		0.998		1.060		1.010		1,364.64		298.22		33.91		0.00		0.00		0.00																																					
28	Capitation		Benefit Period		12,000.00		2.35		2.35		1.000		1.000		1.100		1.000		12,000.00		2.84		2.84		0.00		0.00		0.00																																					
29	Prescription Drug		Prescriptions		12,391.15		69.98		72.26		1.000		0.920		1.090		1.024		12,993.06		76.47		82.79		0.00		0.00		0.00																																					
30	Total								\$413.09																				\$0.00																																					
31																																																																		
32	Section III: Projected Experience:																																																																	
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49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																																																																	
50																																																																		

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Baptist Health Plan, Inc.
40586
1/1/2017

State: KY
Market: Small Group

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product												
Product ID:												
Metal:		Bronze	Silver	Silver	Platinum	Silver	Silver	Gold	Gold	Platinum	Silver	Gold
AV Metal Value		0.620	0.719	0.719	0.892	0.719	0.718	0.803	0.800	0.880	0.719	0.788
AV Pricing Value		0.666	0.784	0.817	0.897	0.779	0.765	0.906	0.863	0.931	0.767	0.841
Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
Plan Type:		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name												
Plan ID (Standard Component ID):		40586KY5470002	40586KY5470003	40586KY5470004	40586KY5470007	40586KY5470008	40586KY5470009	40586KY5470010	40586KY5470011	40586KY5470012	40586KY5470026	40586KY5470028
Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2												
Historical Rate Increase - Calendar Year - 1												
Historical Rate Increase - Calendar Year 0												
Effective Date of Proposed Rates		1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017
Rate Change % (over prior filing)		13.23%	17.69%	18.33%	17.64%	11.87%	11.44%	10.23%	10.63%	11.65%	10.05%	10.88%
Cum'tive Rate Change % (over 12 mos prior)		13.23%	17.69%	18.33%	17.64%	11.87%	11.44%	10.23%	10.63%	11.65%	10.05%	10.88%
Proj'd Per Rate Change % (over Exper. Period)		25.83%	26.44%	31.29%	8.80%	21.78%	20.15%	24.38%	19.27%	15.09%	19.42%	19.01%
Product Rate Increase %												

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	40586KY5470002	40586KY5470003	40586KY5470004	40586KY5470007	40586KY5470008	40586KY5470009	40586KY5470010	40586KY5470011	40586KY5470012	40586KY5470026	40586KY5470028
Inpatient	\$3.29	-\$0.79	\$3.21	\$4.37	\$5.41	\$5.32	\$1.89	\$6.95	\$2.97	\$6.52	\$1.20	\$6.05
Outpatient	\$2.94	-\$1.26	\$3.10	\$4.42	\$5.81	\$6.47	\$1.74	\$9.12	\$3.32	\$8.14	\$0.60	\$7.45
Professional	\$7.21	\$14.94	\$17.49	\$18.48	\$21.24	\$11.26	\$10.26	\$13.71	\$12.76	\$20.84	\$9.47	\$12.58
Prescription Drug	\$15.11	\$21.54	\$37.90	\$40.93	\$46.22	\$23.30	\$29.69	\$28.44	\$35.04	\$30.37	\$29.07	\$25.74
Other	-\$4.77	-\$7.66	-\$8.78	-\$9.10	-\$10.03	-\$9.02	-\$9.06	-\$10.61	-\$10.24	-\$10.81	-\$9.27	-\$9.81
Capitation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$2.89	\$18.50	\$13.42	\$11.87	\$7.15	\$11.49	\$12.13	\$3.29	\$6.03	\$2.54	\$11.43	\$7.43
Taxes & Fees	-\$3.75	-\$6.02	-\$6.85	-\$7.10	-\$7.87	-\$7.16	-\$7.06	-\$8.49	-\$8.05	-\$8.62	-\$7.17	-\$7.82
Risk & Profit Charge	\$0.53	\$0.93	\$1.35	\$1.44	\$1.52	\$0.98	\$0.94	\$1.00	\$0.99	\$1.13	\$0.85	\$0.98
Total Rate Increase	\$23.45	\$40.17	\$60.85	\$65.29	\$69.46	\$42.66	\$40.52	\$43.40	\$42.81	\$50.12	\$36.17	\$42.61
Member Cost Share Increase	-\$1.41	\$2.90	\$2.52	-\$0.31	-\$2.59	-\$2.70	-\$3.54	-\$5.12	-\$5.69	-\$4.82	\$0.53	-\$3.77

Average Current Rate PMPM	\$362.07	\$310.72	\$351.93	\$364.56	\$402.94	\$367.63	\$362.47	\$434.28	\$412.07	\$440.37	\$368.18	\$400.65
Projected Member Months	33,285	168	258	2,730	228	828	150	4,740	228	444	1,170	1,650

Section III: Experience Period Information

Premium Information	Plan ID (Standard Component ID):	Total	40586KY5470002	40586KY5470003	40586KY5470004	40586KY5470007	40586KY5470008	40586KY5470009	40586KY5470010	40586KY5470011	40586KY5470012	40586KY5470026	40586KY5470028
	Plan Adjusted Index Rate	\$339.05	\$273.22	\$320.11	\$321.07	\$425.75	\$330.03	\$328.50	\$376.07	\$373.49	\$417.43	\$331.55	\$364.76
	Member Months	55,956	126	1,894	766	180	990	420	5,843	519	468	1,510	1,846
	Total Premium (TP)	\$18,971,995	\$34,425	\$606,289	\$245,936	\$76,634	\$326,728	\$137,971	\$2,197,356	\$193,844	\$195,356	\$500,646	\$673,352
	EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Allowed Claims (TAC)	\$23,115,641	\$45,910	\$810,855	\$328,933	\$102,912	\$437,185	\$184,602	\$2,945,992	\$259,861	\$262,278	\$669,950	\$902,369
	EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation:	\$4,068,363	\$8,054	\$141,838	\$57,536	\$17,928	\$76,436	\$32,278	\$514,061	\$45,349	\$45,703	\$117,124	\$157,528
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	\$19,047,278	\$37,857	\$669,017	\$271,397	\$84,983	\$360,749	\$152,324	\$2,431,931	\$214,512	\$216,575	\$552,826	\$744,841
	Net Amt of Rein	-\$205,172.00	-\$462.00	-\$6,944.67	-\$2,808.67	-\$660.00	-\$3,630.00	-\$1,540.00	-\$21,424.33	-\$1,903.00	-\$1,716.00	-\$5,536.67	-\$6,768.67
	Net Amt of Risk Adj	-\$752,263.83	-\$2,684.21	-\$47,246.12	-\$19,164.81	-\$5,966.90	-\$25,458.29	-\$10,750.74	-\$171,147.78	-\$15,098.40	-\$15,211.59	-\$39,009.25	-\$52,450.68

Incurred Claims PMPM	\$340.40	\$300.45	\$353.23	\$354.30	\$472.13	\$364.39	\$362.68	\$416.21	\$413.32	\$462.77	\$366.11	\$403.49
Allowed Claims PMPM	\$413.10	\$364.37	\$428.12	\$429.42	\$571.73	\$441.60	\$439.53	\$504.19	\$500.70	\$560.42	\$443.68	\$488.82
EHB portion of Allowed Claims, PMPM	\$413.10	\$364.37	\$428.12	\$429.42	\$571.73	\$441.60	\$439.53	\$504.19	\$500.70	\$560.42	\$443.68	\$488.82

Section IV: Projected (12 months following effective date)

Premium Information	Plan ID (Standard Component ID):	Total	40586KY5470002	40586KY5470003	40586KY5470004	40586KY5470007	40586KY5470008	40586KY5470009	40586KY5470010	40586KY5470011	40586KY5470012	40586KY5470026	40586KY5470028
	Plan Adjusted Index Rate	\$453.04	\$343.79	\$404.74	\$421.53	\$463.20	\$401.89	\$394.71	\$467.76	\$445.46	\$480.43	\$395.94	\$434.10
	Member Months	33,285	168	258	2,730	228	828	150	4,740	228	444	1,170	1,650
	Total Premium (TP)	\$15,079,583	\$57,757	\$104,424	\$1,150,767	\$105,611	\$332,767	\$59,207	\$2,217,205	\$101,566	\$213,313	\$463,249	\$716,268
	EHB Percent of TP, [see instructions]	99.15%	98.91%	99.05%	99.09%	99.10%	99.07%	99.05%	99.22%	99.15%	99.13%	99.06%	99.13%
	state mandated benefits portion of TP that are other than EHB	0.85%	1.09%	0.95%	0.91%	0.90%	0.93%	0.95%	0.78%	0.85%	0.87%	0.94%	0.87%

Claims Information	Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Allowed Claims (TAC)	\$16,085,915	\$76,057	\$123,864	\$1,325,083	\$110,793	\$383,140	\$69,006	\$2,334,104	\$109,935	\$215,823	\$542,390	\$782,190
	EHB Percent of TAC, [see instructions]	99.30%	99.27%	99.30%	99.30%	99.30%	99.27%	99.27%	99.31%	99.30%	99.28%	99.28%	99.29%
	state mandated benefits portion of TAC that are other than EHB	0.70%	0.73%	0.70%	0.70%	0.70%	0.73%	0.73%	0.69%	0.70%	0.72%	0.72%	0.71%
	Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	\$3,624,133	\$30,718	\$39,193	\$385,305	\$23,214	\$113,662	\$21,219	\$492,708	\$26,226	\$37,956	\$168,270	\$194,339
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Total Incurred claims, payable with issuer funds	\$12,461,782	\$45,338	\$84,671	\$939,778	\$87,579	\$269,478	\$47,788	\$1,841,396	\$83,709	\$177,867	\$374,120	\$587,850
	Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Net Amt of Risk Adj	-\$436,686	-\$1,678	-\$3,028	-\$33,349	-\$3,058	-\$9,649	-\$1,717	-\$64,188	-\$2,942	-\$6,174	-\$13,434	-\$20,751
	Incurred Claims PMPM	\$374.40	\$269.87	\$328.18	\$344.24	\$384.12	\$325.46	\$318.58	\$388.48	\$367.14	\$400.60	\$319.76	\$356.27
	Allowed Claims PMPM	\$483.28	\$452.72	\$480.09	\$485.38	\$485.93	\$462.73	\$460.04	\$492.43	\$482.17	\$486.09	\$463.58	\$474.05
	EHB portion of Allowed Claims, PMPM	\$479.88	\$449.40	\$476.72	\$482.00	\$482.55	\$459.36	\$456.68	\$489.04	\$478.78	\$482.59	\$460.22	\$470.69

			2016 HMO BHCC										
			40586KY581										
Silver	Silver	Gold	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Bronze	Silver	Gold	Gold
0.709	0.719	0.811	0.714	0.791	0.803	0.793	0.788	0.719	0.719	0.619	0.720	0.799	0.819
0.010	0.010	0.010	0.771	0.797	0.779	0.843	0.730	0.670	0.703	0.586	0.709	0.791	0.972
Terminated PPO	Terminated PPO	Terminated PPO	Renewing HMO	Renewing HMO	New HMO	New HMO	New HMO	New HMO	New HMO	New HMO	New HMO	New HMO	Renewing PPO
40586KY5470033	40586KY5470034	40586KY5470036	40586KY5810002	40586KY5810001	40586KY5810005	40586KY5810006	40586KY5810007	40586KY5810008	40586KY5810009	40586KY5810010	40586KY5810011	40586KY5810012	40586KY5790001
No	No	No	No	No	No	No	No	No	No	No	No	No	No
			0.00%										
			0.00%										
			0.00%										
1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017
0.00%	0.00%	0.00%	5.06%	4.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.84%
0.00%	0.00%	0.00%	5.06%	4.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.84%
-100.00%	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			4.77%										

[illegible]

\$0.00	\$0.00	\$0.00	\$387.73	\$402.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$480.76
0	0	0	60	75	60	60	75	75	60	75	60	60	726

40586KY5470033	40586KY5470034	40586KY5470036	40586KY5810002	40586KY5810001	40586KY5810005	40586KY5810006	40586KY5810007	40586KY5810008	40586KY5810009	40586KY5810010	40586KY5810011	40586KY5810012	40586KY5790001
\$311.85	\$318.32	\$355.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0	0	0	0	0	0	0	0	0	0	0	0	0	0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0											
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

40586KY5470033	40586KY5470034	40586KY5470036	40586KY5810002	40586KY5810001	40586KY5810005	40586KY5810006	40586KY5810007	40586KY5810008	40586KY5810009	40586KY5810010	40586KY5810011	40586KY5810012	40586KY5790001
\$0.00	\$0.00	\$0.00	\$398.05	\$411.51	\$402.09	\$435.29	\$377.05	\$345.99	\$362.66	\$302.27	\$366.22	\$408.39	\$501.92
-	-	-	60	75	60	60	75	75	60	75	60	60	726
\$0	\$0	\$0	\$23,883	\$30,863	\$24,126	\$26,117	\$28,279	\$25,949	\$21,760	\$22,671	\$21,973	\$24,503	\$364,397
0.00%	0.00%	0.00%	99.19%	99.13%	99.22%	99.22%	99.13%	99.06%	99.08%	98.91%	99.08%	99.14%	99.19%
0.00%	0.00%	0.00%	0.81%	0.87%	0.78%	0.78%	0.87%	0.94%	0.92%	1.09%	0.92%	0.86%	0.81%

100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$27,452	\$35,240	\$28,512	\$28,546	\$34,473	\$33,788	\$27,914	\$32,798	\$27,809	\$29,006	\$357,224
0.00%	0.00%	0.00%	99.29%	99.27%	99.30%	99.28%	99.28%	99.27%	99.29%	99.27%	99.29%	99.30%	99.30%
0.00%	0.00%	0.00%	0.71%	0.73%	0.70%	0.72%	0.72%	0.73%	0.71%	0.73%	0.71%	0.70%	0.70%
100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$8,146	\$10,141	\$8,973	\$7,102	\$11,846	\$13,390	\$10,639	\$15,537	\$10,330	\$9,106	\$51,460
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$19,307	\$25,099	\$19,539	\$21,444	\$22,627	\$20,398	\$17,275	\$17,261	\$17,480	\$19,900	\$305,764
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	-\$693	-\$895	-\$700	-\$757	-\$821	-\$754	-\$632	-\$660	-\$638	-\$710	-\$10,542
\$0.00	\$0.00	\$0.00	\$321.78	\$334.66	\$325.65	\$357.41	\$301.69	\$271.97	\$287.92	\$230.15	\$291.33	\$331.67	\$421.16
\$0.00	\$0.00	\$0.00	\$457.54	\$469.87	\$475.20	\$475.77	\$459.64	\$450.50	\$465.24	\$437.31	\$463.49	\$483.43	\$492.04
\$0.00	\$0.00	\$0.00	\$454.29	\$466.44	\$471.90	\$472.35	\$456.33	\$447.20	\$461.94	\$434.10	\$460.19	\$480.06	\$488.60

2016 PPO					2015 PPO					2015 PPO HSA Qualified			
40586KY579					40586KY563					40586KY564			
Silver	Silver	Gold	Gold	Gold	Silver	Silver	Gold	Silver	Gold	Bronze	Bronze	Bronze	Bronze
0.717	0.718	0.780	0.781	0.782	0.716	0.706	0.791	0.718	0.796	0.619	0.608	0.608	0.620
0.809	0.880	0.948	0.946	0.946	0.812	0.812	0.935	0.878	0.979	0.681	0.010	0.010	0.010
Renewing PPO	New PPO	New PPO	New PPO	New PPO	Renewing PPO	Renewing PPO	Renewing PPO	Renewing PPO	Renewing PPO	Renewing PPO	Terminated PPO	Terminated PPO	Terminated PPO
40586KY5790003	40586KY5790023	40586KY5790024	40586KY5790025	40586KY5790026	40586KY5630007	40586KY5630002	40586KY5630004	40586KY5630005	40586KY5630006	40586KY5640027	40586KY5640001	40586KY5640011	40586KY5640002
No	No	No	No	No	No	No	No	No	No	No	No	No	No
0.00%					0.00%					0.00%			
0.00%					0.00%					0.00%			
0.00%					6.22%					6.22%			
1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017	1/1/2017
4.74%	0.00%	0.00%	0.00%	0.00%	8.10%	8.53%	7.77%	6.85%	12.20%	20.54%	0.00%	0.00%	0.00%
4.74%	0.00%	0.00%	0.00%	0.00%	8.10%	8.53%	7.77%	6.85%	12.20%	20.54%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	15.73%	15.90%	21.04%	25.53%	27.88%	33.32%	-100.00%	-100.00%	-100.00%
6.11%					10.14%					20.54%			

40586KY5790003	40586KY5790023	40586KY5790024	40586KY5790025	40586KY5790026	40586KY5630007	40586KY5630002	40586KY5630004	40586KY5630005	40586KY5630006	40586KY5640027	40586KY5640001	40586KY5640011	40586KY5640002
\$2.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.76	\$4.22	\$4.17	\$17.29	\$18.74	\$2.65	\$0.00	\$0.00	\$0.00
-\$1.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.34	\$4.85	\$4.60	\$3.50	\$10.05	\$2.51	\$0.00	\$0.00	\$0.00
\$2.19	\$0.00	\$0.00	\$0.00	\$0.00	\$8.87	\$9.40	\$17.22	\$2.15	\$19.13	\$14.70	\$0.00	\$0.00	\$0.00
\$27.51	\$0.00	\$0.00	\$0.00	\$0.00	\$30.53	\$23.07	\$28.06	\$21.91	\$26.37	\$31.98	\$0.00	\$0.00	\$0.00
-\$10.57	\$0.00	\$0.00	\$0.00	\$0.00	-\$10.03	-\$9.82	-\$11.46	-\$11.38	-\$11.51	-\$7.44	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6.51	\$0.00	\$0.00	\$0.00	\$0.00	\$7.92	\$8.12	\$0.34	\$3.33	-\$0.01	\$19.99	\$0.00	\$0.00	\$0.00
-\$7.97	\$0.00	\$0.00	\$0.00	\$0.00	-\$7.74	-\$7.71	-\$8.97	-\$8.49	-\$9.03	-\$5.78	\$0.00	\$0.00	\$0.00
\$0.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.76	\$0.79	\$0.83	\$0.71	\$1.23	\$1.33	\$0.00	\$0.00	\$0.00
\$18.91	\$0.00	\$0.00	\$0.00	\$0.00	\$31.40	\$32.91	\$34.78	\$29.03	\$54.97	\$59.93	\$0.00	\$0.00	\$0.00
\$14.98	\$0.00	\$0.00	\$0.00	\$0.00	\$5.34	\$6.25	\$7.24	\$0.81	-\$9.83	\$5.60	\$0.00	\$0.00	\$0.00

\$408.17	\$0.00	\$0.00	\$0.00	\$0.00	\$396.64	\$395.07	\$458.29	\$433.95	\$461.14	\$298.57	\$0.00	\$0.00	\$0.00
450	1,680	594	531	321	1,218	180	1,680	1,080	4,710	1,422	0	0	0

40586KY5790003	40586KY5790023	40586KY5790024	40586KY5790025	40586KY5790026	40586KY5630007	40586KY5630002	40586KY5630004	40586KY5630005	40586KY5630006	40586KY5640027	40586KY5640001	40586KY5640011	40586KY5640002
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$362.04	\$361.49	\$398.71	\$360.94	\$395.37	\$263.79	\$268.53	\$268.53	\$269.78
0	0	0	0	0	628	126	1,666	948	2,983	1,066	29	208	132
\$0	\$0	\$0	\$0	\$0	\$227,363	\$45,548	\$664,255	\$342,169	\$1,179,376	\$281,197	\$7,787	\$55,855	\$35,611
0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$0	\$0	\$304,660	\$61,031	\$891,276	\$458,475	\$1,582,272	\$374,747	\$10,382	\$74,463	\$47,479
0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$0	\$0	\$53,191	\$10,656	\$155,399	\$80,049	\$275,910	\$65,785	\$1,822	\$13,067	\$8,331
					\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$0	\$0	\$251,469	\$50,376	\$735,877	\$378,426	\$1,306,362	\$308,963	\$8,560	\$61,396	\$39,148

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,302.67	-\$462.00	-\$6,108.67	-\$3,476.00	-\$10,937.67	-\$3,908.67	-\$106.33	-\$762.67	-\$484.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$17,710.84	-\$3,548.04	-\$51,729.17	-\$26,654.03	-\$91,846.56	-\$21,928.42	-\$607.24	-\$4,355.38	-\$2,776.77

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$400.43	\$399.81	\$441.70	\$399.18	\$437.94	\$289.83	\$295.17	\$295.17	\$296.58
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$485.13	\$484.38	\$534.98	\$483.62	\$530.43	\$351.55	\$358.00	\$358.00	\$359.69
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$485.13	\$484.38	\$534.98	\$483.62	\$530.43	\$351.55	\$358.00	\$358.00	\$359.69

40586KY5790003	40586KY5790023	40586KY5790024	40586KY5790025	40586KY5790026	40586KY5630007	40586KY5630002	40586KY5630004	40586KY5630005	40586KY5630006	40586KY5640027	40586KY5640001	40586KY5640011	40586KY5640002
\$417.75	\$454.17	\$489.22	\$488.17	\$488.54	\$418.98	\$418.96	\$482.60	\$453.07	\$505.58	\$351.68	\$0.00	\$0.00	\$0.00
450	1,680	594	531	321	1,218	180	1,680	1,080	4,710	1,422	-	-	-
\$187,989	\$762,998	\$290,594	\$259,220	\$156,820	\$510,314	\$75,412	\$810,771	\$489,316	\$2,381,292	\$500,092	\$0	\$0	\$0
99.07%	99.19%	99.18%	99.19%	99.17%	99.07%	99.08%	99.18%	99.18%	99.22%	98.93%	0.00%	0.00%	0.00%
0.93%	0.81%	0.82%	0.81%	0.83%	0.93%	0.92%	0.82%	0.82%	0.78%	1.07%	0.00%	0.00%	0.00%

0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%
\$209,571	\$791,737	\$287,162	\$255,692	\$154,627	\$567,447	\$83,519	\$828,487	\$507,180	\$2,318,281	\$652,478	\$0	\$0	\$0
99.28%	99.30%	99.28%	99.29%	99.28%	99.28%	99.28%	99.29%	99.30%	99.29%	99.28%	0.00%	0.00%	0.00%
0.72%	0.70%	0.72%	0.71%	0.72%	0.72%	0.72%	0.71%	0.70%	0.71%	0.72%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%
\$56,286	\$160,949	\$44,213	\$39,041	\$23,546	\$151,132	\$21,998	\$151,992	\$102,805	\$318,121	\$257,991	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$153,284	\$630,788	\$242,948	\$216,652	\$131,081	\$416,315	\$61,521	\$676,495	\$404,375	\$2,000,160	\$394,487	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
-\$5,448	-\$22,095	-\$8,409	-\$7,501	-\$4,538	-\$14,790	-\$2,186	-\$23,465	-\$14,170	-\$68,888	-\$14,523	\$0	\$0	\$0
\$340.63	\$375.47	\$409.00	\$408.01	\$408.35	\$341.80	\$341.78	\$402.68	\$374.42	\$424.66	\$277.42	\$0.00	\$0.00	\$0.00
\$465.71	\$471.27	\$483.44	\$481.53	\$481.70	\$465.88	\$463.99	\$493.15	\$469.61	\$492.20	\$458.85	\$0.00	\$0.00	\$0.00
\$462.35	\$467.97	\$479.96	\$478.10	\$478.23	\$462.52	\$460.63	\$489.66	\$466.30	\$488.71	\$455.55	\$0.00	\$0.00	\$0.00

	2016 PPO HSA Qualified		Transitional
	40586KY578		40586KY000
Bronze	Silver	Silver	Not Applicable
0.620	0.720	0.718	0.010
0.010	0.829	0.845	0.010
Terminated PPO	Renewing PPO	New PPO	Terminated HMO
			Transitional Plans 2015 Experience
40586KY5640012	40586KY5780002	40586KY5780013	40586KY0000000
No	No	No	No
	0.00%		0.00%
	0.00%		0.00%
	0.00%		0.00%
1/1/2017	1/1/2017	1/1/2017	1/1/2017
0.00%	19.56%	0.00%	0.00%
0.00%	19.56%	0.00%	0.00%
-100.00%	0.00%	0.00%	-100.00%
	19.56%		0.00%

40586KY5640012	40586KY5780002	40586KY5780013	40586KY0000000
\$0.00	\$5.19	\$0.00	\$0.00
\$0.00	\$5.72	\$0.00	\$0.00
\$0.00	\$19.67	\$0.00	\$0.00
\$0.00	\$42.42	\$0.00	\$0.00
\$0.00	-\$9.08	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$11.68	\$0.00	\$0.00
\$0.00	-\$7.13	\$0.00	\$0.00
\$0.00	\$1.53	\$0.00	\$0.00
\$0.00	\$69.99	\$0.00	\$0.00
\$0.00	-\$3.62	\$0.00	\$0.00

\$0.00	\$366.14	\$0.00	\$0.00
0	1,422	363	0

40586KY5640012	40586KY5780002	40586KY5780013	40586KY0000000
\$269.78	\$0.00	\$0.00	\$323.56
0	0	0	28,790
\$0	\$0	\$0	\$9,315,316
100.00%	0.00%	0.00%	100.00%
0.00%	0.00%	0.00%	0.00%
0.00%	100.00%	100.00%	0.00%
\$0	\$0	\$0	\$10,179,480
100.00%	0.00%	0.00%	100.00%
0.00%	0.00%	0.00%	0.00%
0.00%	100.00%	100.00%	0.00%
\$0	\$0	\$0	\$1,809,227
\$0			\$0
			0.00%
\$0	\$0	\$0	\$8,370,253

\$0.00	\$0.00	\$0.00	-\$105,563.33
\$0.00	\$0.00	\$0.00	\$0.00

\$0.00	\$0.00	\$0.00	\$290.73
\$0.00	\$0.00	\$0.00	\$353.58
\$0.00	\$0.00	\$0.00	\$353.58

40586KY5640012	40586KY5780002	40586KY5780013	40586KY0000000
\$0.00	\$427.77	\$435.95	\$0.00
-	1,422	363	-
\$0	\$608,287	\$158,249	\$0
0.00%	99.10%	99.10%	0.00%
0.00%	0.90%	0.90%	0.00%

100.00%	0.00%	0.00%	100.00%
\$0	\$687,853	\$178,032	\$0
0.00%	99.30%	99.30%	0.00%
0.00%	0.70%	0.70%	0.00%
100.00%	0.00%	0.00%	100.00%
\$0	\$189,849	\$48,064	\$0
\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%
\$0	\$498,004	\$129,968	\$0

\$0	\$0	\$0	\$0
\$0	-\$17,626	-\$4,584	\$0

\$0.00	\$350.21	\$358.04	\$0.00
\$0.00	\$483.72	\$490.45	\$0.00
\$0.00	\$480.34	\$487.04	\$0.00